

Information to identify the case:

Debtor 1	<u>Mary C. Scalone</u>	Social Security number or ITIN	xxx-xx-0141
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22996-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary C. Scalone

12/14/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mary C. Scalone
 Debtor

Case No. 16-22996-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db +Mary C. Scalone, 5157 Baptist Road, Pittsburgh, PA 15236-1719
 14274290 +Clearfield FCU, 8805 University Blvd., Moon Township PA 15108-4212
 14274291 +Dollar Bank, PO Box 1700, Pittsburgh PA 15230-1700
 14274292 +First Nat. Bank of Omaha, PO Box 2557, Omaha NE 68103-2557
 14274293 +PayPal Credit, PO Box 105658, Atlanta GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRSHEARER.COM Dec 15 2016 01:04:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2016 01:26:25 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Dec 15 2016 01:03:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14274286 +EDI: BANKAMER.COM Dec 15 2016 01:04:00 AAA Financial Service, PO Box 15019,
 Wilmington DE 19886-5019

14274287 +EDI: BANKAMER.COM Dec 15 2016 01:04:00 Bank of America, PO Box 15019,
 Wilmington DE 19886-5019

14274288 +EDI: CITICORP.COM Dec 15 2016 01:04:00 CitiBank, PO Box 6004, Sioux Falls SD 57117-6004
 14274289 +EDI: CITICORP.COM Dec 15 2016 01:04:00 CitiCard, 701 E. 60TH Street,
 Sioux Falls SD 57104-0432

14274294 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 15 2016 01:27:04 Quicken Loans,
 1050 Woodward Avenue, Detroit MI 48226-1906

14278841 EDI: RECOVERYCORP.COM Dec 15 2016 01:03:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company

cr Quicken Loans Inc.

aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

John J. Romza on behalf of Debtor Mary C. Scalone johnromza@yahoo.com, johnromza@romzalaw.com
 Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
 Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
 Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
 rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 6